

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Marcia Farrish

S.S. No.: xxx-xx-1829

Mailing Address: 1000 Weaver Dairy Road 19A, Chapel Hill, NC 27514

Case No. 09-80136

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on January 29, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 12, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 1/12/09

Lastname-SS#: Farrish-1829 Final

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See**)

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			n/a	n/a		
			n/a	n/a		
			n/a	n/a		
			n/a	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			8.00			
			8.00			
			8.00			
			8.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Auto Credit-910-No Trade		\$8,512	7.00	\$66	\$262.83	2003 Mitsubishi
			8.00			
			8.00			
			8.00			
			8.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int. %
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount*
	DMI=	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 358 per month for 11 months, then

\$ 276 per month for 26 months.

Adequate Protection Payment Period: 11 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = Co-sign protect on all debts so designated on the filed schedules.

* = DMI x ACP

** = Pre-petition arrearage includes 1 post-petition mortgage payment.

Ch13Plan_MD_(DeSardi) (11/6/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Auto Credit
1425 Peters Creek Parkway
Winston Salem, NC 27103

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Auto Credit of Raleigh
3501 Capital Blvd.
Suite 145
Raleigh, NC 27604

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AFNI-Bloom
404 Brock Drive
Post Office Box 3517
Bloomington, IL 61702-3517

Auto Credit of Raleigh
3501 Capital Blvd.
Suite 115
Raleigh, NC 27604

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AFNI-Bloom
404 Brock Drive
Post Office Box 3097
Bloomington, IL 61701

Auto Credit USA, Inc.
1010 Memorial Way
Suite 102
Fort Wayne, IN 46805-1010

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Allied Interstate
3000 Corporate Exchange Drive
5th Floor
Columbus, OH 43231

Bell South
3120 Hayes Road
Ste 200
Houston, TX 77082

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Aspire Visa
Post Office Box 288
Newark, NJ 07101

Carver Pond Apartments
4001 Meriweather Drive
Durham, NC 27704

Experian
P.O. Box 2002
Allen, TX 75013-2002

AT&T
Post Office Box 57907
Murray, UT 84157-0907

CBCS **
Post Office Box 5426
Akron, OH 44334-0426

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

AT&T/Cingular Wireless**
826 East Park Drive
Grayson, KY 41143

Child Care Network
921 Ruby Street
Durham, NC 27704

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Auto Credit
4410 East Independence Blvd.
Suite 116
Charlotte, NC 28209

Collectron
2046 West Park Place Blvd.
Suite H
Stone Mountain, GA 30087

College Foundation
2917 Highwoods Boulevard
Raleigh, NC 27604-1021

Imagine
Post Office Box 105555
Atlanta, GA 30348-5555

Nationwide Credit, Inc **
3010 Corporate Way
Miramar, FL 33025-5547

College Foundation, Inc.
Post Office Box 41966
Raleigh, NC 27629-1966

Imagine
Post Office Box 136
Newark, NJ 07101-0136

NC Education Assistance
UNC-RTP Bldg, 10 Alexander Driv
RTP, NC 27709

Consumer Portfolio Services
Loan Servicing Center
Post Office Box 57071
Irvine, CA 92619-7071

Interstate Credit Collections
Post Office Box 3136
Winston Salem, NC 27102-3136

People First Recoveries
2080 Elm Street SE
Minneapolis, MN 55414-2531

Consumer Portfolio Services, Inc.
16355 Lagoon Canyon Road
Irvine, CA 92618

Jefferson Capital Systems
16 McLeland Road
Saint Cloud, MN 56303

Platinum Recovery Solutions *
P.O. Box 541090
Omaha, NE 68154-9090

CPS
Asset Recover Dept, Attn: Bankruptc
Post Office Box 57071
Irvine, CA 92619-7071

JGRHM&ASSOC (J.Graham & Associates)
11020 David Taylor Drive
Charlotte, NC 28262

Progress Energy Carolinas, Inc.
Post Office Box 1771
Raleigh, NC 27602

Danielle Kelly-Headen
1514 Tyonek Drive
Durham, NC 27703

Mechanics & Farmers Bank
116 West Parrish Street
Post Office Box 1932
Durham, NC 27702-1932

PSNC Energy
Post Office Box 1398
Gastonia, NC 28053-1398

Dr. Marcia Rementer
3811 N. Roxboro Street
Durham, NC 27704

Midland Credit Management
Department 8870
Los Angeles, CA 90084-8870

SunCom Wireless***
Post Office Box 190028
Charleston, SC 29419-9028

Franklin Collection Service, Inc
Post Office Box 3910
Tupelo, MS 38803-3910

Midland**
8875 Aero Drive
Suite 200
San Diego, CA 92123

Verizon South
Post Office Box 165018
Columbus, OH 43216

HSBC Card Services **
Post Office Box 5250
Carol Stream, IL 60197-5222

National Credit Systems, Inc.
Post Office Box 312125
Atlanta, GA 31131

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

Wachovia Bank**
c/o Beckett & Lee
Post Office Box 3001
Malvern, PA 19355

Westbury Ventures
2207 Concord Pike, # 505
Wilmington, DE 19803